



From Stem to Stern

As with any vital organization, change is the only constant. For SHIP, this will be a year of major changes. As of July 1, 2015, our State Trainer, Larry Miller, will retire after 14 years of dedicated service. Our Education Committee is meeting the challenge of implementing a new training model that I believe will be more effective and address SHIP Counselors' training needs in a more direct way. We also will be moving our call center from Anderson back to our main location at the Indiana Department of Insurance in downtown Indianapolis. Let me assure you that these events will not affect the quality of services SHIP provides to the general public, counselors, or sponsoring agencies. In fact, I hope that it improves our capabilities and will result in more resources being available. Over the next year, you will see many changes, and we will do our best to keep you informed before they occur.

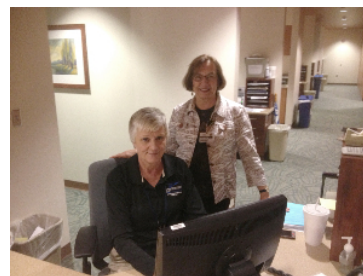
With that being said, I'm sure you are starting to get booked up with local events for the rest of the summer. This is a great time of year to get out of the office and meet people with Medicare at health fairs, county fairs, and other such events. People new to Medicare are always calling and are our leading request for information on our 800 helpline. You may want to consider having your own New to Medicare event to meet the growing demand in your community. For SHIP's part, we can provide staff presentations, presentation materials and brochures specific to New to Medicare and LIS/MSP application assistance. Limited advertising for your event in local newspapers is available. Your Area Manager will be able to tell you more about what we can do to help out.

Welcome!

Welcome to our first electronic SHIP Log newsletter! If you did not receive this newsletter by email, and you would like to, please email Sarah at sarahship@thenewcreative.com to be added to the email list. As always, we welcome your feedback!



Cheryl St. Clair,
SHIP State Director



Mary Sturm and Donna Dufek
at Community Hospital South

Two of our largest events are coming up – the Black Expo & Minority Health Fair in July and the State Fair in August. During these events, SHIP has exposure to thousands of people from all over the state. There's a lot of excitement and fun! If you would be interested in attending to help cover our information booth, contact Kaley Steblek, KSteblek@idoi.IN.gov or (765) 608-1207. Remember that we provide free tickets and reimburse for parking. It's also not too early to start planning events for the Annual Enrollment Period from October 15 to December 7. AEP events are a great way to provide SHIP services to a larger group than usual. Just ask your Area Manager for ideas. We have plenty of examples from all over the state of successful events at other SHIP sites to share with you.

This is Medicare's 50th anniversary and a great time to tell SHIP Counselors' stories. If you have clients who are willing to tell the story of how you helped them, let us know. The Centers for Medicare & Medicaid Services is looking for testimonials from Indiana. SHIP exists to support your efforts to provide services to all people with Medicare. So let us know your needs and feel free to contact us with your questions, thoughts, and concerns. We are just a phone call away. Thank you for all you do and enjoy your summer.



Shawn, Trudy, and Kat from Hoosier Uplands and Lorealee Moore, Area Manager, during Medicare BINGO.



Shelly Dunn represented SHIP at a health fair June 16 at Solarbron. About 150 people were in attendance. She gave out a TON of SHIP info and lots of sunscreen!

Larry Miller Retiring



After being with SHIP since July of 2001, Larry Miller, SHIP Training Officer, is retiring. Larry has not only been a fountain of knowledge for our group but has shared that knowledge with all of our SHIP Counselors with his trainings throughout the state.

Over the years, most SHIP Counselors have gotten to know Larry and discovered his endless knowledge of Medicare.

"Larry Miller is exceptional at explaining what needs to be done and encourages questions and answers from all who participate," writes one counselor.

Other counselors have described Larry as "organized and helpful", "very knowledgeable", and "thorough and enthusiastic".

Thank you, Larry, for your many years of knowledge and assistance you have provided SHIP!

SHIP Contractor Updates



John Williams,
SHIP Area Manager for East Central Indiana

I am happy to report that this is my second quarter serving as SHIP's area manager in Area 6. Although the months have

passed quickly, a lot of SHIP activities have taken place this Spring; including presentations to senior groups and staffing exhibits at health fairs and senior conferences.

In April, Lifestream Services and the Marion-Grant County Senior Center hosted Spring update training sessions for SHIP counselors who cover Blackford, Delaware, Grant, Henry, Jay, Madison and Randolph Counties in east central Indiana. I especially want to thank local coordinators Megan Velasquez and Carolyn Williams for arranging Spring update training meetings at their respective sites in Yorktown and Marion. In addition, I want to thank Local Coordinators at all east central Indiana sites for making sure that their SHIP counselors registered for and attended a Spring update training meeting. I appreciate your dedication to SHIP.

To my knowledge, all SHIP counselors in Area 6 (including those at the State Call Center in Anderson) successfully completed their required Spring update training in April. Good job east central Indiana SHIP counselors and Call Center staff! I am pleased with your commitment to SHIP. In May, I communicated with east central Indiana local coordinators and counselors in person, by phone or via emails to provide extra Medicare related information; thus, helping them assist SHIP clients resolve hospital, medical, and Rx related concerns and problems.

Community Hospital Anderson will host a four day SHIP New Counselor Training class at its Education Center in June. I want to thank that site's local coordinator Elizabeth Harpe for arranging training space and refreshments for our new counselor class. Thanks, Beth!

I hope you all have a great summer. Perhaps I will see some of you at SHIP's exhibits at Black Expo in July or the State Fair in August.



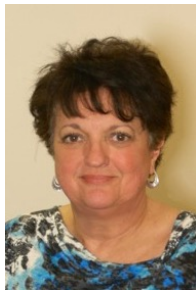
Seymour Senior and Community Center's Easter Parade!

SHIP Counselor 411

Have a difficult question from a client? Ask John at shipcounselor411@gmail.com.



Spring Training at Parkview, Fort Wayne



**Lorealee Moore,
Southern Indiana Area Manager**

Summer has finally arrived and with it county fairs, health fairs, senior expos, black expo and State Fair in August. Volunteers will be needed to staff Black Expo and State

Fair. If you are interested in helping staff these events contact Kaley, KStebek@idoi.IN.gov, or your Area Manager.

Larry has retired so trainings both new counselor and update trainings will change and there will be more options. Stay tuned. Change is not always easy but it is usually an adventure.

A big thank you to Larry for his many years of service.



Spring Training at Parkview, Fort Wayne



Pondering her Medicare BINGO card at the Bedford Senior Center, this gal shared that SHIP Counselor Trudy Wells helped her to save a lot of money each year by finding a better Part D plan this past AEP.



**Susan Spilly,
Special Populations Coordinator**

Normally, I write about the Enrollment Centers (ECs), MIPPA, LIS, MSP, etc. I feel like I say the same things over and over.

1. Please refer clients to their local EC if you do not assist clients with the LIS/MSP applications.
2. Do you want more info about becoming an EC and earn unrestricted dollars for your site?
3. Do you know of a local agency that might be willing to partner with SHIP and become an EC?
4. If so, contact Susan at susangsl@aol.com or via the SHIP toll free number.

Oops! I guess I repeated myself again! But please.....help get the word out about these important programs. If you do not feel comfortable helping clients with the applications because you don't feel like you have a good grasp of the benefits or guidelines, I am glad to provide a refresher course on this subject. It's casual, it's fun, and it's short. I travel the entire state, so I will likely be in your area soon. JUST ASK!

Check out this space next time for a different topic. Really. I'll give you a reprieve from my ECtalk and begging for help!

You should have received this newsletter by email. If you did, you would be able to click on these links. To be added to the email list, email sarahship@thenewcreative.com



Christel Snow, Northern Indiana Area Manager

Thank you to everyone for attending SHIP Spring Update Training. It was a pleasure getting to see all of you at your sites.

A big thank you to the SHIP Trainers, Larry Miller and Amy Sturm, for your hard work and traveling statewide to recertify each counselor.

Welcome recently trained SHIP Counselors:

DeKalb County Council on Aging, Auburn: Kathleen Majid Basset

Northwest Indiana Community Action Program, Area 1 AAA, Crown Point:

Stephanie Piessens, Christine, Polonczyk, Darlene Barron and Hazel Taylor

Area IV Agency on Aging, Lafayette: Djene Coffman

I hope to see many of you this summer either at a SHIP event, the Indiana State Fair, or at your next counselor meeting.

Again, thank you for all of your assistance provided to your clients, I am so very grateful for all that you do for SHIP!

Dates to Remember

July

- National Park & Recreation Month
- Independence Day - July 4

September

- Prostate Cancer AWareness Month
- National Cholesterol Education Month
- National Preparedness Month
- National Assisted Living Week, Sept. 13-19
- National Rehabilitation Awareness Week, Sept. 20-26
- World Alzheimer's Day, Sept. 21



SHIP counselor meeting,
Lake County



The attendees at Medicare BINGO and Enrollment Day were having as much fun as teens on Spring Break in Florida! They are a fun bunch.



**Shelly Dunn, SWIRCA & More,
ADRC Coordinator, SHIP Local Coordinator**

I want to personally welcome my three new SHIP counselors, Emma Brumfield, Lisa Goff and BriAnn Hill. I'm so excited to have them join the SHIP team! We are looking for new ways to reach even more clients in need of SHIP assistance and these three will be instrumental in meeting that goal. It was great to see everyone at the Spring trainings and we're already planning for a successful open enrollment this fall. Have a GREAT summer!

Let's Get the Answer to a SHIP Counselor's Question

by John Williams SHIP Medicare Specialist

Q: A SHIP client receives Social Security (SS) disability benefits. She is age 65 but not enrolled in Medicare. She has health insurance through her husband's employer, the Federal government. I assume she has been on SS disability benefits less than 24 months. My understanding is that she would be enrolled automatically in Medicare beginning with the 25th month of entitlement to SS disability benefits. Is this correct? If she is covered by the Federal employee health plan will she need to enroll in Medicare Parts A, B and D? Also, how does she transfer from SS disability to retirement benefits?

A: The Federal Employee Health Benefits (FEHB) program (for active and retired Federal workers and their eligible family members) does not require Medicare eligible members to enroll in any Part of Medicare. Without Medicare, FEHB continues to provide its usual hospital, medical, Rx and dental coverage with members being responsible for paying all deductibles and co-pays. For those with Medicare Parts A and/or B, there would be coordination of FEHB coverage with the Parts of Medicare that a member is enrolled in. Generally, there would be no hospital deductibles or co-pays for FEHB members with Part A. The same would be true for medical deductibles and co-pays for FEHB members who are enrolled in Part B. Medicare would be primary or secondary to FEHB depending on whether FEHB coverage is based on active Federal employment or retirement. Medicare always would be primary payer for FEHB members whose coverage is based on retirement. Your client probably is not on Medicare because she chose not to enroll in it during her age 65 Initial Enrollment Period and also has not received SS disability benefits for 24 months. Medicare Parts A and B will start automatically in the 25th month of her entitlement to SS disability benefits. She could refuse Part B at that time but not Part A. At age 66, her SS would automatically convert from disability to retirement benefits. If she has not been entitled to SS disability benefits for 24 months before that time, she would not automatically be

continued...

enrolled in Medicare when her SS disability converts to retirement benefits. Because she is already age 65, however, she can enroll in Part A at any time. She could enroll in Part B too if she is still in her age 65 Initial Enrollment Period, or qualifies for a Special Enrollment Period (if her husband is actively employed by the Federal government), or during a yearly General Enrollment Period or she could keep Part B when she is automatically enrolled in Medicare in the 25th month of her entitlement to SS disability benefits.

Because FEHB includes creditable Rx coverage, most FEHB members do not enroll in Part D plans even though FEHB allows them to do so. Unless active Federal employment is involved, FEHB Rx coverage would be secondary to Part D and coordination of benefits could become complicated. FEHB members should not enroll in a Medicare Medigap or Advantage plan, however, it is okay for them to become eligible for Tricare for Life, VA or Medicaid benefits. Those covered on Tricare for Life may be able to suspend their FEHB benefits to avoid paying FEHB premiums.

I hope the above information helps you counsel your FEHB clients.



A Golden Anniversary for America's Health

In 1965, President Johnson signed legislation to establish Medicare for the elderly and Medicaid for low-income adults, children, pregnant women, and people with disabilities. Since then, these programs have transformed the delivery of health care in the United States. They have greatly reduced the number of uninsured Americans and have become the standard bearers for quality and innovation in American health care.

Chances are, you or a family member either have Medicare or Medicaid or know someone who does. In fact, about 55 million Americans have Medicare this year and more than 70 million have Medicaid in any given month. Has one of Medicare's many covered preventive benefits helped detect cancer at an early and more treatable stage for you or a parent? Have rehabilitation services provided in a nursing home or in your own home helped you get stronger and return to regular activity after surgery? Has Medicaid helped pay for your parent to live in a nursing home or helped you or your children get treatment for an illness? As part of the 50th anniversary celebration for these programs, the federal Centers for Medicare & Medicaid Services is collecting stories of how Medicare and Medicaid have made a difference for everyday Americans. Please visit [Medicare.gov/anniversary/share-your-story](https://www.medicare.gov/anniversary/share-your-story) to share your Medicare or Medicaid story.

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To comment on this edition or suggest content for future editions, contact Sarah Reimmuth 765-610-3873 or sarahship@thenewcreative.com.